

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Leah A. Goodman
 Debtor

Case No. 18-17971-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: YvetteWD
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db
 14244305 #+Leah A. Goodman, 1009 Arrott Street, Philadelphia, PA 19124-3114
 +CITY OF PHILADELPHIA, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1617
 14240450 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 14240451 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 14240455 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14240456 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 14240457 +Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
 14250221 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,
 PO BOX 16408, St. Paul, MN 55116-0408
 14240458 +Navient/Sallie Mae, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
 14240459 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 14240461 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 14246078 +PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898,
 ATTN: BANKRUPTCY DEPT,3FL
 14240465 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631
 14240466 +U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 23 2019 03:05:23 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2019 03:05:13
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2019 03:05:23 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14240446 E-mail/Text: megan.harper@phila.gov Jul 23 2019 03:05:24 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
 14240447 E-mail/Text: megan.harper@phila.gov Jul 23 2019 03:05:24 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
 14240444 +E-mail/Text: ecf@ccpcilaw.com Jul 23 2019 03:05:07 Cibik & Cataldo, P.C.,
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 14240448 +E-mail/Text: bankruptcy@philapark.org Jul 23 2019 03:05:32 City of Philadelphia,
 Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
 14240449 +EDI: RCSFNBMARIN.COM Jul 23 2019 06:53:00 Credit One Bank, ATTN: Bankruptcy,
 PO Box 98873, Las Vegas, NV 89193-8873
 14240452 +EDI: AMINFOFP.COM Jul 23 2019 06:53:00 First Premier Bank, Attn: Bankruptcy,
 PO Box 5524, Sioux Falls, SD 57117-5524
 14240453 EDI: IRS.COM Jul 23 2019 06:53:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 14252849 EDI: JEFFERSONCAP.COM Jul 23 2019 06:53:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 14240454 EDI: JEFFERSONCAP.COM Jul 23 2019 06:53:00 Jefferson Capital Systems, LLC, PO Box 1999,
 Saint Cloud, MN 56302
 14251817 EDI: RESURGENT.COM Jul 23 2019 06:53:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14240460 E-mail/Text: bankruptcygroup@peco-energy.com Jul 23 2019 03:05:10 Peco Energy,
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
 14240462 +E-mail/Text: bankruptcy@philapark.org Jul 23 2019 03:05:32 Philadelphia Parking Authority,
 Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
 14240463 +EDI: PRA.COM Jul 23 2019 06:53:00 Portfolio Recovery, PO Box 41021,
 Norfolk, VA 23541-1021
 14257080 +E-mail/Text: csidl@sbcglobal.net Jul 23 2019 03:05:23 Premier Bankcard,
 Premier/CSI-Dept SDRP, P.O. Box 2208, Vacaville, CA 95696-8208
 14250657 +EDI: JEFFERSONCAP.COM Jul 23 2019 06:53:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 14240464 +EDI: RMSC.COM Jul 23 2019 06:53:00 Syncb/home Design Furn, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 14240466 +EDI: ECMC.COM Jul 23 2019 06:53:00 U.S. Department of Education, ECMC/Bankruptcy,
 PO Box 16408, Saint Paul, MN 55116-0408

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14240445* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 14257079* I.R.S., Special Procedures Branch, Insolvency Unit, P.O. Box 12051,
 Philadelphia, PA 19105-2051
 14257081* LVNV Funding LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
 14257078* +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 14256921* +PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898,
 ATTN: BANKRUPTCY DEPT,3FL

TOTALS: 0, * 5, ## 0

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com
MICHAEL A. CATALDO2 on behalf of Debtor Leah A. Goodman ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Leah A. Goodman ecf@ccpclaw.com, igotnotices@ccpclaw.com
PEARL PHAM on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Leah A. Goodman</u> | Social Security number or ITIN | xxx-xx-3587 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | _____ | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 18-17971-elf | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leah A. Goodman
aka Leah A. Goodman–Turner

7/22/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.